



Celebrating the 5th anniversary of the ABLE Act: Legislation that gives people with disabilities the ability to save money

By: Meg Traci, Theresa Baldry, Isaac Baldry, Travis Hoffman, Justice Ender, and Stacey Bliss. The Rural Institute for Inclusive Communities at the University of Montana and Summit Independent Living

December 19, 2019 marked the 5th anniversary of the U.S. ABLE Act. The Stephen Beck, Jr. Achieving a Better Life Experience (ABLE) Act recognizes the late Mr. Beck, who paved the way for a better life for his daughter, Natalie, and for individuals like Natalie, by empowering millions of eligible Americans to save money for their future. The ABLE Act established a tax-advantaged savings program for qualified individuals and their families to save money for disability-related expenses.

Montana established its ABLE program during the next state legislative session following the passage of the ABLE Act. Senators Fred Thomas, Mary Caferro, and Cynthia Wolken co-sponsored SB 399; it passed the Montana Senate 49-1, the House 100-0, and was signed by Governor Bullock on May 5, 2015. Today, nearly 300 people living with disabilities have Montana ABLE accounts, and thousands nationally have ABLE accounts.

Before the ABLE Act was passed, many Montanans with disabilities were unable to save money to help pay for costly disability-related expenses without losing their eligibility for vital public benefits such

as Social Security Administration and Medicaid programs. This caused people with disabilities to depend solely on tax-payer funded programs to meet their needs.

Before the ABLE Act, Isaac Baldry of Miles City had limited options to save money for large purchases necessary to improve his life. He had to discourage cash gifts from family and friends because cash gifts count as income and could impact his monthly benefits. Now, for his birthday, which is also December 19th, Mr. Baldry can share the Ugift code tied to his ABLE account and family and friends can contribute toward something he needs. Currently, Mr. Baldry is saving to buy an accessible vehicle. He also uses his savings to cover the unforeseen expense of a new iPad to support his communication app. Mr. Baldry monitors his savings and enjoys seeing earnings on his conservative investments. The opportunity to save money and use the funds to reach goals of independence has encouraged him to save regularly.

Basic living and medical expenses for persons with disabilities can be higher than what persons without disabilities pay in their household budgets. ABLE account funds can be used for things related to the account holder's disability and maintain or improve their health, independence, or quality of life. Eligible individuals may open an ABLE account in Montana or in other states' ABLE programs that allow out-of-state enrollment. ABLE programs vary and many

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2020 Social Security & Medicare Changes

Social Security (Retirement and Disability):

1.6% increase

Medicare Part B Monthly Premium:

\$144.60 (or higher depending on your income)

Supplemental Security Income (SSI):

1.6% increase

Individual - \$783/month Couple - \$1175/month

SSI Resource Limits:

Individual/Couple - \$2,000/\$3,000

Substantial Gainful Activity Guidelines:

Blind - \$2,260

Non-blind - \$1,260

Trial Work Period Threshold:

\$910

For more information on:

Medicare changes:

www.medicare.gov

For more information on adjustments:

www.ssa.gov/cola

To check or create your online Social Security account:

www.ssa.gov/myaccount

Looking for Space to Host Your Event?

To help meet BASE's fundraising goals, we are now offering our BASE space to outside groups, businesses, families, or individuals as a place where you can hold your event, workshop, meeting, or get together. BASE is approximately 2100 ft.². Also available with the space is a small sound system, a large screen TV that can be utilized for presentations, a small sink/counter area, and tables and chairs for participants. The space can be set up in the various different configurations and is wide open to accommodate many different needs.

Our space and improv workshop fees are as follows:

- Space Rental: \$50 per hour (the renter provides cleanup services)
- BASE crew provides clean up services after your event: additional \$30

BASE can also offer a 90 minute improv workshop for your event or for kids' birthday parties should you so wish. The improv workshop fees are as follows:

- Children Birthday Parties: you pay the rental fee plus an additional \$5 per child
- Workshops/Meetings/Events: you pay the rental fee plus an additional \$10 per person

If you are interested in hosting your event at BASE, please go to www.basemissoula.org and fill out the contact form to get in touch with a Summit/BASE staff person.

Fees generated from the rental of BASE and improv workshops will be used to help support BASE's programs and activities.



have quarterly fees so it is recommended that you do some research before picking the ABLE program that is right for you or your loved one.

Individuals who acquired their disability before age 26 and meet certain disability criteria are eligible to open an ABLE account. There are limits on how much can be contributed annually to an ABLE account, with a few exceptions related to savings from employment. A minimum contribution is required to open the account (\$25).

So how are we celebrating in Montana? In this season of giving, we encourage all of you to:

- Learn more about ABLE accounts
- Share what you know with family, friends, and neighbors
- Use the Ugift option this season to support someone to live a healthier and happier life

If someone you know is eligible for an ABLE account, there is still time to establish and contribute to an account this year, and possibly get a state tax benefit, up to \$3,000 individually. Setting up an ABLE account usually takes 30 minutes. ABLE account information is available on the websites below and there are numbers you can call for more information.

For more information, visit:

Montana: <https://savewithable.com/mt/home.html>

ABLE National Resource Center: <https://www.ablenrc.org/>

- Compare States: <https://www.ablenrc.org/compare-states/>
- Gift of Independence Gift Cards through ABLE accounts: <https://www.ablenrc.org/giving-and-receiving-the-gift-of-independence-gift-cards/>

Resources

- University of Montana Rural Institute's is hosting an upcoming webinar on the Montana ABLE Act on March 24, 2020. Visit this website to learn more, <http://ruralinstitute.umt.edu/>
- Montana State University's MontGuide, Montana ABLE Accounts: Achieving a Better Life Experience available at: <https://store.msuextension.org/publications/FamilyFinancialManagement/MT201809HR.pdf>
- Down syndrome advocate dies amid ABLE Act action Stephen Beck Jr. was a national and regional leader. Available at: <https://www.therecordherald.com/article/20141210/NEWS/141219981>
- SSI Spotlight: INFORMATION ABOUT TAX-FREE SAVING ACCOUNTS FOR DISABLED INDIVIDUALS, available at: <https://www.ssa.gov/ssi/spotlights/spot-able.html>
- POPULATION SPECIFIC FACT SHEET: What to Know When Assisting a Consumer with Intellectual Disability, available at: <https://nationaldisabilitynavigator.org/wp-content/uploads/Materials/Population-Specific-Fact-Sheet-ID.pdf>

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Mary Millin

Lake County**Coordinator**

Susan Morris

Independent Living Specialist

Vacant

Peer Support Specialist

Michelle Williamson



New Summit Staff

Dianna Kintzler, Independent Living Specialist, Kalispell



Summit welcomes Dianna Kintzler back to our team. Dianna was an Independent Living Specialist at Summit in Kalispell from 2008 to 2015. After a four-year break, she has rejoined Summit in that same role. We are excited to have Dianna back, and she's also been warmly welcomed by other community agencies.

Dianna is married to her husband, Brenon, and a mother of two girls, Mia and Maeve. She is "Dog Mom" to Lemmy and Lennon, her two German Shepherds. She enjoys spending time with her family and friends, playing softball, crafting, and being outdoors in all seasons. Dianna is happy to be back working with the disability community, and she is committed to advancing independence and civil rights.

Missoula Winter 2020 Class Schedule

Classes begin the week of January 27

Work Readiness

Mondays 10 am – 12 pm

W.R.A.P. (Wellness Recovery Action Plan)

Mondays 12 pm – 2 pm

Independence and Gratitude

Mondays 3:30 pm – 5:30 pm

Living Well with a Disability

Tuesdays 11 am – 1 pm

NEW

Post-Traumatic Growth

Thursdays 3:30 pm – 5:30 pm

NEW

CHEW Cooking Class

Fridays (call 406-728-1630 for details)

County Update

Flathead County Update

Happy New Year from the Summit Independent Living office in Kalispell! We are wishing everyone a wonderful year in 2020!

Don't forget that our office welcomes you to participate in classes and activities that will be continually updated and posted on our online calendar at summitilc.org. In January, we plan to provide a Self-Esteem class for women which will meet once weekly for six weeks as well as a separate one-time class focused on confidence and self-esteem for the new year.

We are also planning a card-making/scrapbooking class in February to celebrate Valentine's Day. We just had a similar class in December that was great fun!

In addition, we will continue to offer Social Security Orientations twice monthly, monthly youth activities, and other classes on an ongoing basis! Refer to our online calendar or call us to get more information: (406) 257-0048.

On his way to Success!



I went to the Daily Interlake newspaper office to purchase a newsprint end-roll to use as craft material for YODA. For those who don't know, end-rolls are about 1 yard in length and vary in width depending what paper is left after a 'newspaper run.' There is no newsprint on the end-roll, so it's great for art projects at a reasonable cost. I was accompanied by Nate, a Pre-ETS student at Glacier High School, who is also interested in joining YODA. At the newspaper office, a lady led the two of us through a large room in which mostly young people were seated at computers working to assemble their next paper. We turned a corner and discovered multiple rolls leaned against a wall. We chose one for our project, paid for it, and I started to carry it. Nate looked at me and immediately asked, "Can I carry that for you?" This is a perfect example of how Nate is always looking for opportunities to help. I don't know about you, but I'm thinking he's heading for success!

-Peter Pelchen, ILS, Kalispell

Looking for Summit Events or Classes?

To make it easier to find Summit events that are being held throughout Western Montana, we are now listing all of our events on our website. To find a Summit event or class happening near you please go to: www.summitilc.org/calendar

Summit Awarded Two Grants

Summit is excited to announce that we were recently awarded two grants.

The first is a \$15,000 grant from the Cross Charitable Foundation to expand transition services in Missoula for youth with disabilities age 14 to 24. This funding will allow Summit to increase staffing at our BASE location, an all ages, all abilities community center, and to increase the number of hours for a youth specialist position that is currently vacant. A third component of the project is to increase our outreach efforts to local high schools, case managers, Vocational Rehabilitation counselors and other community agencies to enhance awareness of Summit's pre-employment transition services for youth with disabilities. Those services include training on soft skills, work readiness skills, developing opportunities for job shadows, community work experiences, internships and volunteer placements, as well as self-advocacy and career exploration training.

Summit also provides assistance to youth with access to community resources such as Social Security benefits, affordable and accessible housing, transportation, healthcare benefits and other resources needed as young people transition from school to post-secondary education, employment, or independent living. For more information contact Summit IL program manager, Bre Lopuch in the Missoula office.

The second new project is funded by a \$3000 grant from the Bill and Rosemary Gallagher Foundation. We have named this project Cost-Effective Healthy Eating Workshops, or CHEW. The CHEW project will enable Summit to provide a series of healthy eating workshops in numerous communities in western Montana at Summit's branch offices in Kalispell, Ronan and Hamilton; at our BASE and main office locations in Missoula. We will also partner with the Missoula Food Bank and Community Center and Natural Grocers in Kalispell to offer classes in their learning kitchens.

The goal of the CHEW project is to teach people with disabilities about healthy eating options, how to plan inexpensive and nutritious meals, learn basic cooking skills, as well as connect them with resources for adaptive equipment that can make cooking and meal preparation safer and easier for people with mobility challenges. Another aspect of the CHEW project is to foster community participation, a sense of connection, and the benefits of sharing food and conversation for people with disabilities who may experience isolation and loneliness.

Summit is very excited about both of these new projects and will share more information as programs and services are put in place.



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BASE EVENTS

725 West Alder, # 4 Missoula, MT

BASE stands for home base, like in hide and go seek. In life, you have to establish a BASE first, that's where we come in.

Game Night (GN)

– Thursdays weekly, 2 p.m.– 6 p.m.

Youth Opening Doors through Advocacy (YODA)

– 2nd & 4th Tues. monthly, 4p.m. – 6 p.m.

Base Art Group (BAG)

– Fridays weekly, 1p.m. – 5 p.m.

For schedule updates and additional events go to
www.summitilc.org/calendar

To donate to BASE go to:

www.basemissoula.org

phone: 406-215-1080

To get involved or to share ideas of new BASE programs, contact BASE

jhoward@summitilc.org

or by visiting

www.basemissoula.org

CLASSIFIED ADS

Jazzy Select Wheelchair

\$500 obo, Call Debbie: 406-369-2077

3'x30" Folding Wheelchair Ramp

\$50 obo, Call Mark: 406-728-7339

1997 Ford Econoline Wheelchair Accessible Van

Miles: 213,737

Call Twyla 231-818-0065

Victory 10 LX scooter

New! \$2500, Call or text Nina 880-2855

Smart Talker text scanner

Slightly used, \$700. Contact Larry at 406-633-4036 or ketch1969@gmail.com

Nova Walker, Quantum 600 power wheelchair, Commode, 2 Transfer Benches, Beezy Manual Wheelchair. Call Gary (406) 224-5527 or garylee032051@gmail.com

Symmetry Stander

Call Madison (406) 670-9388

Braun Vangater Wheelchair Lift

Almost new wheelchair lift with 600 LB capacity. \$2000 OBO. Call or text Tyler 406-925-9846

Garaventa Super-Trac Portable Wheelchair Lift for stairs. Purchased new for \$12,000 and used only a few times. Will sell for \$2,500 OBO. Contact Jacob Francom, Troy Public Schools, jfrancom@troyk12.org, (406) 295-4520.

Acorn Stair lift

For going up to 6 stairs while seated. \$500 OBO. Call John at 546-7003.

To get listed contact Tyler Stosich at (406) 728-1630 or email tstosich@summitilc.org.

Or, list and find items on the MonTECH exchange:

<http://montech.ruralinstitute.umt.edu/mtddb/>

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SUMMIT INDEPENDENT LIVING

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Building Awareness, Advocating Change

THE SUMMIT INDEPENDENT

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This publication is available in alternative format on request. Please call 1 (800) 398-9002.

BECOME A DISABILITY ADVOCATE!



Last year, Montana's Centers for Independent Living launched a new action alert system, located at www.mtcil.org, to provide disability advocates from all across Montana with an easy, stress-free way to contact legislators and other public officials on topics of importance to those living with disabilities as well as to keep people informed about current local, state, and national issues and legislation that affect the lives of people with disabilities.

On www.mtcil.org you will find opportunities to get involved, follow our advocacy efforts, see what bills we are tracking, as well as look up and contact your elected officials.

Now more than ever we all need to join forces and work together to improve and preserve the services that keep people healthy, active, productive and involved in their communities. Remember, democracy is a "participatory sport." We all have tremendous power to bring about positive change, but only if we get involved, speak out and demand that our elected officials do the right thing.

To become a disability advocate and be sure you receive the latest IL action alerts in your email inbox, visit www.summitilc.org and click the "Become an Advocate" button midway down the home page or go to www.mtcil.org and sign up under the "Become an Advocate" link.

You can always sign up to get this newsletter by email by visiting www.summitilc.org and signing up